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Remarks

The present response is to the Office Action mailed in the above-referenced case on June 19, 2003. Claims 1-5 and 7-11 are pending for examination.

Claims 1-5 and 7-11 are rejected under 35 U.S.C. 103(a) as being unpatentable over Nazem et al. (U.S. 5,983,227), hereinafter Nazem, in view of Nehab (U.S. 6,029,182), hereinafter Nehab, Gershman et al. (U.S. 6,356,905 B1), hereinafter Gershman and Rao (U.S. 6,078, 929), hereinafter Rao.

Applicant has again studied the prior art references retained by the Examiner from the last Office Action, and has carefully studied the newly presented prior art reference of Rao and the Examiner's rejections and statements in the instant Office Action. In response, applicant herein amends the claims to more particularly point out and distinctly claim the subject matter of applicant's invention regarded as patentable, and to distinguish unarguably over the prior art. Applicant points out and argues the key limitations of applicant's claims as amended which the Examiner appears to have misunderstood in the rejections and statements of the instant Office Action.

Applicant herein amends the language of claim 1 to specifically recite wherein the Internet Portal maintains a list of Internet destinations at secure servers maintaining personal financial accounts for individual ones of a plurality of subscribing users, on behalf of, and transparent to the subscribing users, and summarizes the retrieved information for delivery to the subscribing users.

Claim 7 is applicant's method claim for practicing the invention in accordance with applicant's claim 1. Applicant accordingly herein amends the language of claim 7 similarly to claim 1, to recite a plurality of subscribing users wherein automatic secure logins for retrieving the information from the secure Web sites are performed on behalf of, and transparent to the subscribing users.

Regarding claim 1 to Examiner stated in the instant Office Action that Nazem does not explicitly teach maintaining a list of Internet destinations at secure servers maintaining personal financial accounts for a subscribing user, automatically logging into the secure servers on behalf of, and transparent to the subscribing user, retrieval of financial information personal to the subscribing user, or storing the retrieved financial information Portal according to pre-programmed criteria and summarizing the retrieved information for delivery to the subscribing user.

The Examiner relies on Nehab for teaching maintaining the list of authorized Internet destinations and automatically accessing the Internet and retrieving information personal to the user, but adds that Nehab is not explicitly disclose that the personal information is financial information maintained at secure servers.

The Examiner relies on Gershman for teaching obtaining personal finance and bill payment information online, adding that the above disclosure certainly implies the use of secure servers and user authentication, and relies on the newly presented reference of Rao for teaching a server automatically logs into a secure server on behalf of and transparent to a subscribing user by using user ID and password and therefore have been obvious at the time to personal ordinary skilled to combine the teachings.

Applicant argues however that Rao now clearly fails for combining with the remaining prior art references for reading on applicant's claims as amended. The abstract portion of the disclosure of Rao recites that an access server, in response to the request from the shared library, selects an appropriate access protocol for retrieving the file from Internet resource and retrieves the file from the Internet resource. Col. 4,lines 15-24 of Rao recites that access server 17 is capable of performing an authenticated access of an Internet server on behalf of a

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user view is running application 15, using the users password information, and
that the shared library 16 is capable of authenticating itself to access server 17.

Is very clear in the recitations, however, that Rao teaches that the access
server performs the logging process in response to a user executing application 15,
which in this case is a browser application. The user requests the file and the
shared library then determines if the requested file is a local file or a file that must
be accessed from a remote Internet site. The logging process for accessing said
information is therefore on behalf of an Internet-connected user to must execute
the browser application in order to obtain the information.

Applicant argues, however, that the key and patentable distinction between
applicant's invention and the invention of Rao is that applicant's invention teaches
that, in order to automatically securely login on behalf of one of a plurality of
requesting users, and obtain the secured financial information personal to
requesting users, the requesting users need not run a browser application such as
application 15 of Rao in order to initiate the secure login process. Rao teaches
that it is a user's interaction with the browser which initiates the login process of
access server 17 to the information source servers.

Applicant's invention, on the other hand, teaches that one or more of a
plurality of subscribing clients are served by the access Portal, and the Portal is
enabled to automatically access secured Internet sites for the multiple users, and
the secured login process may be either a onetime occurrence initiated by the user,
or may also be on a periodic time schedule specified in the user profile. In such a
case where a periodic time schedule is utilized for the secure login process, the
users clearly are not required to be running a browser application in order to
initiate the secured access as taught in Rao.

Applicant wishes to make clear to the Examiner by the above claim
amendments and arguments that any one or more of the plurality of subscribing
users are not required to be Internet-connected and further are not required to be

[handwritten: Clд7 are not limited in This way]

[handwritten: none of these limitations are in The claims]

executing a browser application in order to initiate the secured logging process. Applicant's invention therefore teaches a secured login process for one or more of a plurality of users, which is truly automatic and transparent to the requesting users, as the users are not necessarily involved at all at the time of the automatic login process.
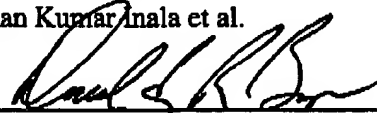
Applicant believes that in view of applicant's above amendments to the claims and arguments presented herein, claims 1 and 7 are now clearly and unarguably patentable over the prior art references, either singly or combined. Claim 2-6 and 8-10 are then patentable on their own merits, or at least as depended from a patentable claim.

As all of the claims as amended are patentable to applicant over the art of record, applicant respectfully requests reconsideration and that the case be passed quickly to issue. If any fees are due beyond fees paid with this amendment, authorization is made to deduct those fees from deposit account 50-0534. If any time extension is needed beyond any extension requested with this amendment, such extension is hereby requested.

Respectfully submitted,

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by_____

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